



Certificate of Mailing under 37 C.F.R. 1.10

I hereby certify that the correspondence attached hereto is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on May 7, 2004, Express Mail Label No. EV 453152967 US, and is addressed to Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

Ellen Huffman

Typed Name of Person Mailing

Ellen Huffman

Signature of Person Mailing

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Frank D. Tuttle	Group Art Unit: 3628
Application No.: 09/518,837	Examiner: Frantzy Poinvil
Filed: 03/03/2000	Attorney Docket No.: 800470
Title: Loan Compliance Auditing System and Method	

Mail Stop AF
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

RECEIVED
MAY 12 2004

GROUP 3600

RESPONSE UNDER 37 CFR 1.111

REMARKS

Dear Sir:

The Applicant thanks the Office for the careful consideration given the application in the communication of March 9, 2004. The Applicant believes that claims 1-42 define over the reference cited in the Office communications of March 9, 2004. The cited references, neither structurally nor more generally, suggest the claimed subject matter of Applicant's claimed invention. Contrary to the Office's assertion of obviousness, all elements of Applicant's claims are not disclosed in the cited references of Davidson (U.S. Patent No. 5,699,527) in view of CompliancePro. Therefore, the rejections are unsupported by the art and should be withdrawn. Applicant requests examination and reconsideration of the application in view of the following discussion.



5 - 10 - 04

AF
3628

PTO/SB/21 (02-04)

Approved for use through 07/31/2006. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paper Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>		Application Number	09/518,837
		Filing Date	Mar 3, 2000
		First Named Inventor	Tuttle, Frank D.
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Total Number of Pages in This Submission	42	Attorney Docket Number	800470

ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Amendment / Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): postcard receipt
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application		
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		
Remarks		
RECEIVED MAY 12 2004		
GROUP 3600		
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT		

Firm or Individual name	Taylor Russell & Russell, P.C. Douglas D. Russell
Signature	
Date	May 7, 2004

CERTIFICATE OF TRANSMISSION/MAILING	
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.P. Box 1450, Alexandria, VA 22313-1450 on the date shown below.	
Typed or printed name	Ellen Huffman
Signature	
Date	May 7, 2004

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

In you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.